| <u>C</u> a  | <u>ase 22-10355-el</u>                       | f Doc 22   | Filed 04/20/22           | Entered 04/20/22 07:07:03  | Desc Main             |  |
|---|--|--|--------------------------|--|-----------------------|--|
| Fill in th  | is information to ident                      | ify the case:  | Document P               | Page 1 of 3  |                       |  |
| Debtor 1  | Susan F. Boyd-                               | Noel   |                          |  |                       |  |
| Debtor 2<br>(Spouse, if   | filing)                                      |  |                          |  |                       |  |
| United St   | ates Bankruptcy Court for th                 | ne: Eastern Distri   | ict of Pennsylvania      |  |                       |  |
| Case nur  | nber <u>22-10355</u>                         |  | ELF                      |  |                       |  |
|   |  |  |                          |  |                       |  |
| Officia   | al Form 410S                                 | <u>l_</u>  |                          |  |                       |  |
| Noti  | ce of Mor                                    | tgage F  | Payment C                | hange  | 12/15                 |  |
| debtor's  | principal residence, yo                      | u must use this  | form to give notice of a | stallments on your claim secured by a seany changes in the installment payment a payment amount is due. See Bankruptcy | mount. File this form |  |
| Name of creditor: PNC Bank, N.A.                                      |  |  |                          | Court claim no. (if known): N/A  | <b>\</b>              |  |
| Last 4 digits of any number you use to identify the debtor's account: |  |  | 0 9 4 0                  | Date of payment change:  Must be at least 21 days after date of this notice  | 05/15/2022            |  |
|   | _  |  |                          | New total payment: Principal, interest, and escrow, if any   | \$388.04              |  |
| Part 1:   | Escrow Account                               | Payment Adju   | stment                   |  |                       |  |
| 1. Will   | there be a change in                         | n the debtor's   | escrow account payr      | ment?  |                       |  |
| <b>1</b>  | =  |  |                          |  |                       |  |
|   |  |  |                          | form consistent with applicable nonbankrupt<br>in why:   |                       |  |
|   |  |  |                          |  |                       |  |
|   | Current escrow pa                            | yment: \$  |                          | New escrow payment: \$   |                       |  |
| Part 2:   | Mortgage Payme                               | nt Adjustment  | <b>!</b>                 |  |                       |  |
|   |  | al and interes   | t payment change ba      | sed on an adjustment to the interest   | rate on the debtor's  |  |
| vari  | able-rate account?                           |  |                          |  |                       |  |
|   | es. Attach a copy of the                     |  |                          | nsistent with applicable nonbankruptcy law.  | If a notice is not    |  |
|   | Current interest ra                          | te:  | %                        | New interest rate:   | %                     |  |
|   | Current principal a                          | nd interest pay  | ment: \$                 | New principal and interest payment:  | \$                    |  |
| Part 3:   | Other Payment C                              | hange  |                          |  |                       |  |
|   |  |  |                          |  |                       |  |
| 3. Will   | _  | 1 the debtor's   | mortgage payment to      | or a reason not listed above?  |                       |  |
|   | es. Attach a copy of any (Court approval may | Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) |                          |  |                       |  |
|   | Reason for change:                           | Daily Simple   | e Interest Accrual for   | r Billing Period   |                       |  |
|   | Current mortgage                             | payment: \$  | 369.35                   | New mortgage payment: \$   | 388.04                |  |

## 

| Debtor 1               | susan F. Boyd-Noel   | Case number (if known) 22-10355                    |  |  |
|------------------------|--|--|--|--|
|                        | rst Name Middle Name Last Name   |  |  |  |
| Part 4: Si             | gn Here  |  |  |  |
| The person telephone n | completing this Notice must sign it. Sign and print your name umber.                             | and your title, if any, and state your address and |  |  |
| Check the ap           | propriate box.   |  |  |  |
| 🗹 I am t               | he creditor.   |  |  |  |
| ☐ I am t               | he creditor's authorized agent.  |  |  |  |
|                        |  |  |  |  |
|                        | nder penalty of perjury that the information provided in the information, and reasonable belief. | nis claim is true and correct to the best of my    |  |  |
|                        |  |  |  |  |
|                        | ohani Schul  | Date 04/20/2022                                    |  |  |
| Signature              |  |  |  |  |
| Print:                 | Stephani Schul   | Title Bankruptcy Specialist                        |  |  |
|                        | First Name Middle Name Last Name   |  |  |  |
| Company                | PNC Bank, N.A.   |  |  |  |
|                        | DO D 04000   |  |  |  |
| Address                | PO Box 94982<br>Number Street  |  |  |  |
|                        | Cleveland OH 44101   |  |  |  |
|                        | City State ZIP Code  |  |  |  |
| Contact phone          | 855-245-3814   | Email bankruptcy.administration.internal@pnc.com   |  |  |
|                        |  |  |  |  |

## UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

| IN RE: Susan F. Boyd-Noel | Case No. 22-10355   |
|---------------------------|---------------------|
|                           | Judge Eric L. Frank |
|                           | Chapter 13          |
|                           |                     |

## CERTIFICATE OF SERVICE OF Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 04/20/2022, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: JOSEPH F. CLAFFY

Trustee: KENNETH E. WEST

Office of the United States Trustee

Further, I certify that, on 04/20/2022, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

915 Charles Street Coatesville, PA 19320

Susan F. Boyd-Noel

By: /s/ Stephani Schul Stephani Schul PNC Bank, N.A. PO Box 94982 Cleveland OH 44101

855-245-3814